

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18-27284-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Clarence R. Bain III  
9 Stewart Avenue  
Delran, NJ 08075

Social Security No.:  
xxx-xx-2471

Employer's Tax I.D. No.:

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NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.



An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 13, 2022

JAN: lgr

Jeanne Naughton  
Clerk

In re:  
Clarence R. Bain, III  
Debtor

Case No. 18-27284-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 13, 2022

User: admin  
Form ID: cscnodsc

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:

Recip ID	Recipient Name and Address
db	+ Clarence R. Bain, III, 9 Stewart Avenue, Delran, NJ 08075-1024
517728086	+ Apex Asset Management, PO box 5407, Lancaster, PA 17606-5407
517820317	+ Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
517728090	+ Delran Township Tax Collector, 900 Chester Avenue, Riverside, NJ 08075-1234
517834750	+ Larchmont Imaging, Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407
517822376	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
517728095	+ Tina M. Williams, 9 Stewart Avenue, Delran, NJ 08075-1024
518029987	+ Township of Delran Tax Collector, 900 Chester Ave, Delran, NJ 08075-1234
517834747	+ Virtua Health Systems-MEM, PO Box 5407, Lancaster, PA 17606-5407
517728096	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
517829026	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 13 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 13 2022 20:43:00	FREEDOM MORTGAGE CORPORATION, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
lm	^ MEBN	Jun 13 2022 20:41:32	Roundpoint Mortgage, PO Box 19409, Charlotte, NC 28219-9409
517728088	Email/Text: bankruptcy@cunj.org	Jun 13 2022 20:43:00	Credit Union of New Jersey, Attn: Bankruptcy, Po Box 7921, Ewing, NJ 08628
517728087	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2022 20:46:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517773356	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2022 20:46:42	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
519051767	Email/Text: Bankruptcy@Freedommortgage.com	Jun 13 2022 20:43:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519051768	Email/Text: Bankruptcy@Freedommortgage.com	Jun 13 2022 20:43:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage

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517783783	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2022 20:47:23	Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
517728092	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2022 20:47:02	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517858759	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2022 20:47:19	Portfolio Recovery, PO Box 12914, Norfolk, VA 23541
517728093	^ MEBN	Jun 13 2022 20:41:32	Portfolio Recovery Associates, LLC, c/o Toysrus, POB 41067, Norfolk VA 23541
517728094	+ Email/PDF: gecsed@recoverycorp.com	Jun 13 2022 20:47:17	RoundPoint Mortgage Servicing Corporation, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
517731021	+ Email/PDF: gecsed@recoverycorp.com	Jun 13 2022 20:47:31	Synchrony Bank, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
			Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
517728089	*P++	CREDIT UNION OF NEW JERSEY, 1301 PARKWAY AVE, EWING NJ 08628-3010, address filed with court:, Credit Union of New Jersey, Attn: Bankruptcy, Po Box 7921, Ewing, NJ 08628
aty	##+	KML Law Group PC, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812
517728091	##+	KML Law Group, 216 Haddon Avenue Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

Name	Email Address
Allison J. Kiffin	on behalf of Creditor Credit Union of New Jersey collections@peterliska.com
Andrew Thomas Archer	on behalf of Debtor Clarence R. Bain III aarcher@spillerarcherlaw.com, bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor Roundpoint Mortgage Servicing Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Matthew K. Fissel

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com  
matthew.fissel@brockandscott.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8